

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Penny S Ragan

Debtor(s)

Case No. 18-01165

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/16/2018.
- 2) The plan was confirmed on 03/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2018.
- 5) The case was dismissed on 01/04/2019.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,455.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$1,600.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$1,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$441.60
Court Costs \$0.00
Trustee Expenses & Compensation \$90.40
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$532.00

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABSOLUTE RESOLUTIONS INVESTM	Unsecured	NA	1,111.41	1,111.41	0.00	0.00
CITY OF AURORA	Unsecured	NA	108.70	108.70	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	147.00	119.00	119.00	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	319.00	419.86	419.86	0.00	0.00
DIRECTV	Unsecured	NA	559.80	559.80	0.00	0.00
ECONOMY INTERIORS INC	Unsecured	126.00	126.69	126.69	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	388.00	388.84	388.84	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,073.00	1,073.32	1,073.32	0.00	0.00
MERCHANT & MEDICAL CREDIT CO	Unsecured	3,763.00	3,763.59	3,763.59	0.00	0.00
MICHAEL R NAUGHTON	Unsecured	707.00	1,583.36	1,583.36	0.00	0.00
MOUNTAIN SUMMIT FINANCIAL INC	Unsecured	900.00	900.00	900.00	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	270.00	270.00	270.00	0.00	0.00
PETTY CASH OF ILLINOIS	Unsecured	1,888.00	2,148.65	2,148.65	0.00	0.00
PRAIRIE RIDGE TOWNHOMES ASSOC	Unsecured	8,909.00	11,118.30	11,118.30	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Unsecured	NA	8,080.59	8,080.59	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Secured	7,375.00	7,375.00	7,375.00	845.80	222.20
WELLS FARGO BANK NA	Unsecured	322.00	NA	NA	0.00	0.00
WORLD FINANCE CORPORATION	Unsecured	1,980.00	NA	NA	0.00	0.00
THE SUMMIT CENTER	Unsecured	100.00	NA	NA	0.00	0.00
KNOLOGY INC/WOW	Unsecured	243.00	NA	NA	0.00	0.00
HONOR FINANCE	Unsecured	3,418.00	NA	NA	0.00	0.00
AARONS RENTALS	Unsecured	0.00	NA	NA	0.00	0.00
ACCURATE AUTO INSURANCE	Unsecured	164.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,994.00	NA	NA	0.00	0.00
ATT	Unsecured	104.00	NA	NA	0.00	0.00
WASTE MANAGEMENT	Unsecured	NA	186.36	186.36	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WORLD ACCEPTANCE CORP	Unsecured	2,139.00	2,139.83	2,139.83	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,375.00	\$845.80	\$222.20
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$7,375.00	\$845.80	\$222.20
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,098.30	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$532.00</u>	
Disbursements to Creditors	<u>\$1,068.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.